

In re:  
Todd Allen Willman  
Wendy Sue Willman  
Debtors

Case No. 17-16590-pmm  
Chapter 13

District/off: 0313-4  
Date Rcvd: Dec 09, 2022

User: admin  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 20

The following symbols are used throughout this certificate:

**Symbol**

**Definition**  
+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

## CERTIFICATE OF NOTICE

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 11, 2022:**

Recip ID	Recipient Name and Address
db/jdb	Todd Allen Willman, Wendy Sue Willman, 2945 Westminster Rd, Bethlehem, PA 18017-3300

TOTAL: 1

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	+ Email/Text: taxclaim@countyofberks.com	Dec 10 2022 00:30:00	Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Dec 10 2022 00:31:00	U.S. Attorney Office, c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14017851	Email/PDF: bncnotices@becket-lee.com	Dec 10 2022 00:36:02	American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
13990000	Email/Text: broman@amhfcu.org	Dec 10 2022 00:31:00	American Heritage FCU, Brian Romaniello, 2060 Red Lion Rd, Philadelphia, PA 19115-1603
13990003	Email/Text: bankruptcy@bbandt.com	Dec 10 2022 00:30:00	BB&T, PO Box 1847, 100-50-01-51, Wilson, NC 27894-1847
14048763	+ EDI: AIS.COM	Dec 10 2022 05:33:00	CAPITAL ONE BANK (USA), N.A. - CABELA'S CLUB VISA, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14024935	Email/PDF: bncnotices@becket-lee.com	Dec 10 2022 00:36:05	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
13994645	EDI: DISCOVER.COM	Dec 10 2022 05:33:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany Ohio 43054-3025
13992085	Email/Text: EBNBKNOT@ford.com	Dec 10 2022 00:31:00	Ford Motor Credit Company LLC, PO BOX 62180, Colorado Springs, CO 80962-4400
14096569	+ EDI: IRS.COM	Dec 10 2022 05:33:00	Internal Revenue Service, P O BOX 7346, Philadelphia PA 19101-7346
14039167	EDI: JEFFERSONCAP.COM	Dec 10 2022 05:33:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
14060520	Email/PDF: resurgentbknotifications@resurgent.com	Dec 10 2022 00:36:02	LVNV Funding, LLC its successors and assigns as, assignee of Marlette Funding Grantor, Trust 2017-1, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14017512	+ Email/Text: camanagement@mtb.com	Dec 10 2022 00:30:00	M&T Bank, PO Box 1508, Buffalo, New York 14240-1508
14061234	+ Email/Text: blegal@phfa.org	Dec 10 2022 00:31:00	PENNSYLVANIA HOUSING FINANCE AGENCY, 211 North Front Street, Harrisburg, PA 17101-1406
14031593	EDI: PRA.COM		

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		Dec 10 2022 05:33:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14056634	EDI: Q3G.COM	Dec 10 2022 05:33:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14061461	+ Email/Text: bncmail@w-legal.com	Dec 10 2022 00:31:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14023206	+ EDI: CBSTD	Dec 10 2022 05:33:00	TD Retail Card Services, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
14031789	+ EDI: AIS.COM	Dec 10 2022 05:33:00	Verizon, by American InfoSource LP as agent, 4515 N Santa Fe Ave., Oklahoma City, OK 73118-7901

TOTAL: 19

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 11, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 8, 2022 at the address(es) listed below:

Name	Email Address
BRIAN CRAIG NICHOLAS	on behalf of Creditor Pennsylvania Housing Finance Agency bnicholas@kmllawgroup.com bkgroup@kmllawgroup.com
DAVID ALEXANDER BARNES	on behalf of American Heritage Federal Credit Union alexander.barnes@obermayer.com
DENISE ELIZABETH CARLON	on behalf of Creditor PENNSYLVANIA HOUSING FINANCE AGENCY bkgroup@kmllawgroup.com
DOUGLAS J. SMILLIE	on behalf of Creditor Manufacturers & Traders Trust Company dsmillie@flblaw.com ccharlton@flblaw.com
DOUGLAS J. SMILLIE	on behalf of Creditor M&T Bank dsmillie@flblaw.com ccharlton@flblaw.com
KEVIN G. MCDONALD	on behalf of Creditor Pennsylvania Housing Finance Agency bkgroup@kmllawgroup.com
LEON P. HALLER	on behalf of Creditor Pennsylvania Housing Finance Agency lhaller@pkh.com dmaurer@pkh.com;mgutshall@pkh.com;khousman@pkh.com
LYNN E. FELDMAN	on behalf of Debtor Todd Allen Willman feldmanfiling@rcn.com

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LYNN E. FELDMAN

on behalf of Joint Debtor Wendy Sue Willman feldmanfiling@rcn.com

ROLANDO RAMOS-CARDONA

on behalf of Trustee FREDERICK L. REIGLE ecfmail@readingch13.com

SCOTT F. WATERMAN (Chapter 13)

ECFMail@ReadingCh13.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 12

<b>Information to identify the case:</b>	
Debtor 1	Todd Allen Willman First Name Middle Name Last Name
Debtor 2 (Spouse, if filing)	Wendy Sue Willman First Name Middle Name Last Name
United States Bankruptcy Court Eastern District of Pennsylvania	
Case number: 17-16590-pmm	

## Order of Discharge

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Todd Allen Willman

Wendy Sue Willman

12/8/22

**By the court:** Patricia M. Mayer  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**